

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: ROBERT JOSEPH WOODS, JR.** ) **CASE NO. 15-12063**  
**Debtor** ) **CHAPTER 13**

**AMENDED CHAPTER 13 PLAN**

**1. FUNDING OF PLAN**

The debtor shall commit the following future earnings, property, or other income to the custody and control of the standing trustee to fund the chapter 13 plan:

Plan Payment:

The debtor(s) has paid \$36,852.81 since the inception of the bankruptcy and will pay \$1,835.56 per month for the remaining thirty-four (34) months of the plan for a total payment of \$99,261.85.

**2. DURATION**

It is proposed that payments shall be made over a period of 60 months.

**3. PAYMENTS TO THE TRUSTEE SHALL BE MADE FROM**

☒ Direct Payments from Debtor(s)  
☐ Debtor's Employer

From the payments so received, the trustee shall make disbursements as follows:

**4. ADMINISTRATIVE COSTS**

Trustee's Compensation: as determined from time to time by the U.S. Trustee's Office.

Attorney's Fee

Prepaid Portion	\$ 1,690.00
Pay Through Plan	<u>\$ 1,810.00</u>
Total Attorney Fee	\$ 3,500.00

**5. PAYMENTS TO PRIORITY CLAIMS**

The debtor shall make full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. 507, as follows:

<u>CREDITOR</u>	<u>TOTAL AMOUNT OWED</u>	<u>OF MONTHS</u>	<u>TOTAL PMT</u>
Pa. Dept. of Revenue	\$2,317.88		\$2,317.88

**6. PAYMENTS TO SECURED CLAIMS**

Holders of allowed secured claims not described in this section shall retain the liens securing such claims and shall be paid post-petition, directly by debtor, as contractually due unless otherwise specified in this plan (arrearages on said claims specifically discussed in paragraphs 7 and 8). Arrearages on secured claims as specified in paragraphs 7 and 8 will be paid 100% through the plan. Payments towards deficiencies on under-secured claims are listed with the Unsecured Claims.

<u>CREDITOR</u>	<u>TOTAL AMOUNT OWED</u>	<u>OF MONTHS</u>	<u>TOTAL PMT</u>
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**7. POST-PETITION ARREARAGES ON SECURED CLAIMS**

<u>CREDITOR</u>	<u>AMOUNT</u>	<u>MONTHS</u>	<u>TOTAL PAYMENT</u>
Bethpage FCU	\$4,015.58		\$4,015.58

**8. PRE-PETITION ARREARAGES ON SECURED CLAIMS**

<u>CREDITOR</u>	<u>AMOUNT</u>	<u>MONTHS</u>	<u>TOTAL PAYMENT</u>
Bethpage FCU	\$2,586.46		\$2,586.46
Bank of America	\$34,301.84		\$34,301.84

**9. PROPERTIES TO BE SURRENDERED**

The debtor shall surrender the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy such a creditor's claim, the creditor shall hold a nonpriority, unsecured claim

None

**10. LIEN AVOIDANCE**

The following liens shall be avoided pursuant to 11 U.S.C. 522(f), or other applicable sections of the Bankruptcy Code:

None

**11. PAYMENTS TO GENERAL UNSECURED CLAIMS**

General unsecured claims timely filed and allowed shall be paid pro rata after all other claims are paid.

**12. EXECUTORY CONTRACTS**

The following executory contracts of the debtor are accepted/rejected as listed:

None

**13. DIRECT PAYMENTS**

The debtor shall make regular payments directly to the following creditors:

Bank of America Home Loans  
Bethpage Federal Credit Union

**14. OTHER PROVISIONS**

None

**15. REVESTMENT**

Upon confirmation of the Plan, all property of the estate shall vest in the Debtor. The Debtor shall remain in possession of all property of the estate during the pendency of this case unless specifically provided herein (11 U.S.C. 1306(b)). All secured creditors shall retain the liens securing their claims unless otherwise stated.

Respectfully Submitted,

Dated: 5/2/17

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